

Fill in this information to identify the case:

Debtor 1 Darrall A. Griffin

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia (Alexandria)

Case number 16-13433-BFK

## Official Form 410S1

### **Notice of Mortgage Payment Change**

12/15

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.**

**Name of creditor:** U.S. Bank National Association, as Indenture Trustee **Court claim no.** (if known): 9-2  
on behalf of and with respect to Ajax Mortgage Loan Trust 2018-A  
Mortgage-Backed Notes

**Last 4 digits** of any number you use to XXXXXX-500  
identify the debtor's account:

**Date of payment change:**

Must be at least 21 days 09/01/2019  
after date of this notice

**New total payment:** \$ 2,454.13  
Principal, interest, and escrow, if any

#### **Part 1: Escrow Account Payment Adjustment**

##### **1. Will there be a change in the debtor's escrow account payment?**

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 351.51

New escrow payment: \$ 437.03

#### **Part 2: Mortgage Payment Adjustment**

##### **2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Debtor 1 Darrall A. Griffin  
First Name Middle Name Last NameCase number (if known) 16-13433-BFK**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.* I am the creditor. I am the creditor's authorized agent.**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.****X** /s/ Andrew Todd RichDate August 8, 2019

Signature

Print: Andrew Todd Rich  
First Name Middle Name Last NameTitle AttorneyCompany BWW Law Group, LLCAddress 8100 Three Chopt Road, Suite 240  
Number StreetRichmond, VA 23229  
City State ZIP CodeContact phone (804) 282-0463 Email bankruptcy@bww-law.com

**CERTIFICATE OF SERVICE**

I certify that on this 8th day of August, 2019, the following person(s) were or will be served with a copy of the foregoing filed pleading electronically via the CM/ECF system or by first class mail, postage prepaid:

Judy A. Robbins, Trustee  
115 South Union Street, Room 210  
Alexandria, VA 22314

Daniel M. Press  
6718 Whittier Ave., Suite 200  
McLean, VA 22101

Darrall A. Griffin  
5672 Tower Hill Circle  
Alexandria, VA 22315

Darrall A. Griffin  
759 Delaware Ave SW  
Washington, DC 20024

*/s/ Andrew Todd Rich*

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Andrew Todd Rich  
Attorney  
BWW Law Group, LLC

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**  
**PROJECTIONS FOR COMING YEAR**

**COMPANY**

Gregory Funding  
 P. O. Box 25430  
 Portland OR 97298  
 (866) 712-5698

**ACCOUNT NO.**

[REDACTED]

7/26/2019

**BORROWER**

Darrall Griffin  
 5672 Tower Hill Cir  
 Alexandria VA 22315

**NEW PAYMENT INFORMATION**

*If you have already received your monthly billing statement, please adjust your bill to reflect the new payment amount reflected on this statement.*

Principal and Interest	\$2,017.10
Escrow Payment	\$437.03
Shortage/Surplus	\$0.00
Deficiency	\$0.00
Other	\$0.00
<b>Payment Amount</b>	<b>\$2,454.13</b>
<b>Effective Date</b>	9/1/2019

Gregory Funding analyzes your escrow account annually, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account projection below, is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account. If you have any questions, you may call our loan servicing department at (866) 712-5698. Please, give your account number when making inquiries by telephone or in writing. We urge you to keep this statement with your loan records for comparison with the actual activity in your account at the end of the escrow accounting computation year.

**ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR**

Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance	
				Projected	Required
			Starting Balance	\$4,398.06	\$2,709.04
Sep-2019	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$4,765.06	\$3,076.04
Sep-2019		\$2,201.98	Escrowed Tax Payment - DISTRICT OF COLUMBIA,DC	\$2,563.08	\$874.06
Oct-2019	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$2,930.08	\$1,241.06
Nov-2019	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$3,297.08	\$1,608.06
Dec-2019	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$3,664.08	\$1,975.06
Jan-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$4,031.08	\$2,342.06
Feb-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$4,398.08	\$2,709.06
Mar-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$4,765.08	\$3,076.06
Mar-2020		\$2,201.98	Escrowed Tax Payment - DISTRICT OF COLUMBIA,DC	\$2,563.10	\$874.08
Apr-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$2,930.10	\$1,241.08
May-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$3,297.10	\$1,608.08
Jun-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$3,664.10	\$1,975.08
Jul-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$4,031.10	\$2,342.08
Aug-2020	\$437.03	\$70.03	Force Placed Insurance - Hazard	\$4,398.10	\$2,709.08

Your ending balance from the last month of the account history is \$4,398.06. Your starting balance according to this analysis should be \$2,709.04.

This means you have a projected surplus of \$1,689.02. However, this is not an actual surplus if the loan is not contractually current and there are arrears still due to be paid by the Trustee. We are only obligated to return an actual surplus of over \$50 when the loan is contractually current without any remaining arrears still due to be paid through the bankruptcy plan. In addition, if an actual surplus is less than \$50, we have the option of keeping it and lowering your monthly payments accordingly. At the time of this analysis the loan is not contractually current. Accordingly, the surplus listed is a projected amount only and not available for refund.

Your 9/1/2019 mortgage payment will be \$2,454.13 of which \$2,017.10 will be for principal and interest and \$437.03 will go into your escrow account.

**ESCROW PAYMENT HISTORY**  
**GREGORY FUNDING SERVICING ACCOUNT**  
**[REDACTED] DARRALL GRIFFIN (BORROWER)**

Your Monthly Mortgage Payment was \$2,368.61 of which \$2,017.10 was for principal and interest and \$351.51 went into your escrow account.

### Bankruptcy Disclosure

Under the Fair Debt Collection Practices Act, this is an attempt to collect a debt and any information obtained will be used for that purpose. However, in the event you have been discharged pursuant to or are under the protection of federal bankruptcy law, this letter is not an attempt to collect the debt against you personally.

If you have any questions, please contact us at 866-712-5698.

Sincerely,

Gregory Funding